Memo to Point Board of Directors.
September 14, 1994

Dear Jerry, Peggy, Beau, and Tano,

As I mentioned to Tano, I'm peculiarly unable to take advantage of "Unemployment" pay. (For legal reasons, and because I haven't been paid at Point long enough.)

I'm also the father and sole supporter of a 14 year old son.

I must also find and move into a new home by October 1. (Present landlord not storing any of my money.)

I know it's a difficult and awkward time to ask this, but I want to request some money. Tano said that it might be characterized as a "loan," to be "forgiven" a little later on.

I'd like to get as close to my usual net monthly salary as possible: roughly $2000.

Meanwhile, I've continued working diligently with full and appropriate rigor.

Thanks very much for your attention to this. I really appreciate all of your efforts to get this place into better shape.

Sincerely yours,

Hacsi

Hacsi Horvath

P.S.: I do have an outstanding loan with Point, to be repaid in due course. I think this is a separate matter. Thanks again.